

seterus™

QBE FIRST Insurance Agency, Inc.
PO Box 961299
Fort Worth, TX 76161-0299

14523 SW Millikan Way, Suite 200, Beaverton, OR 97005

Business Hours (Pacific Time)
Monday-Thursday 5 a.m. to 8 p.m.
Friday 5 a.m. to 6 p.m.

Phone: 866.570.5277

0000040 03 SP 1.420 **SNGLP T1 1 0977 14464-974653 C7-2


SANDRA WINDHAUSER
1453 CHURCH RD
HAMLIN NY 14464-9746

EA848I

QBE FIRST Insurance Agency, Inc. Phone: 866.745.9798 Fax: 855.640.4870
Overnight Address: 5001 N Riverside Drive #105, Fort Worth, TX 76137

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS SETERUS, INC. SOMETIMES ACTS AS A DEBT COLLECTOR. SETERUS, INC. IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT. THIS NOTICE IS BEING FURNISHED FOR YOUR INFORMATION AND TO COMPLY WITH APPLICABLE LAWS AND REGULATIONS. IF YOU RECEIVE OR HAVE RECEIVED A DISCHARGE OF THIS DEBT THAT IS NOT REAFFIRMED IN A BANKRUPTCY PROCEEDING, YOU WILL NOT BE PERSONALLY RESPONSIBLE FOR THE DEBT. COLORADO: SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT. Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 250, Lakewood, CO 80228. The office's phone number is 888.738.5576. NEW YORK CITY: 1411669, 1411665, 1411662. TENNESSEE: This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR.

seterusTM

QBE FIRST Insurance Agency, Inc.
PO Box 961299
Fort Worth, TX 76161-0299

14523 SW Millikan Way, Suite 200, Beaverton, OR 97005

Business Hours (Pacific Time)
Monday-Thursday 5 a.m. to 8 p.m.
Friday 5 a.m. to 6 p.m.
Phone: 866.570.5277

SANDRA WINDHAUSER
1453 CHURCH RD
HAMLIN NY 14464

July 15, 2015

EA848I

RE: Loan Number: ~~XXXXXXXXXX~~
Please provide insurance information for:
327 W STATE ST
ALBION NY 14411

Seterus, Inc. uses QBE FIRST Insurance Agency, Inc. (QBE FIRST) to determine if the loans we service are properly insured. We have not received the proof of insurance that was previously requested for the property shown above. At your expense, we have purchased a lender placed hazard insurance policy to protect our interest in the property. The premium cost for purchasing this insurance is shown on the attached policy declaration. You are solely responsible for the repayment of this cost.

The premium for the insurance we have purchased may be considerably higher than insurance you can purchase. This policy will protect the structure only. No coverage is provided for flood or earthquake or your personal property (contents), worker's compensation, personal liability, additional living expenses or medical payments. The amount of insurance we have purchased may not adequately protect your interest in the property.

The premium for the attached policy may be charged to your escrow account. If you do not have an escrow account, we may establish an escrow account in accordance with the terms of your loan documents unless prohibited by applicable state law. You will be responsible to pay the costs which result from our purchase of this insurance. Any policy we purchase on your behalf may be cancelled at any time by providing us acceptable proof of insurance. If there is a lapse in coverage between the old policy and the policy you purchase, you will be charged the premium required to protect our interest during the lapse.

QBE FIRST Insurance Agency, Inc. Phone: 866.745.9798 Fax: 855.640.4870
Overnight Address: 5001 N Riverside Drive #105, Fort Worth, TX 76137

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS SETERUS, INC. SOMETIMES ACTS AS A DEBT COLLECTOR. SETERUS, INC. IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT. THIS NOTICE IS BEING FURNISHED FOR YOUR INFORMATION AND TO COMPLY WITH APPLICABLE LAWS AND REGULATIONS. IF YOU RECEIVE OR HAVE RECEIVED A DISCHARGE OF THIS DEBT THAT IS NOT REAFFIRMED IN A BANKRUPTCY PROCEEDING, YOU WILL NOT BE PERSONALLY RESPONSIBLE FOR THE DEBT. COLORADO: SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT. Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 250, Lakewood, CO 80228. The office's phone number is 888.738.5576. NEW YORK CITY: 1411669, 1411665, 1411662. TENNESSEE: This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR.

You have the right to purchase insurance from the insurance agent or company of your choice. Your policy must include a Mortgagee Clause or Lender's Loss Payable Endorsement payable to Seterus, Inc., Its Successors and/or Assigns. Forward a copy of your policy, or request that your insurance agent or company forward a copy of your policy, referencing the loan number above to:

SETERUS, INC.
ITS SUCCESSORS AND/OR ASSIGNS
P.O. BOX 961299
FORT WORTH, TX 76161-0299

If you prefer, you may visit QBE FIRST's website at www.updatemyinsurance.com/Seterus to update your insurance policy information. **You may also fax the information to 855.640.4870.**

As part of the arrangement between Seterus, Inc. and QBE FIRST, incidental services associated with the tracking of your voluntary insurance and issuance of lender placed insurance are provided at minimal cost to Seterus, Inc. No additional charge will be imposed on you for these services.

QBE FIRST is the agent for and obtains insurance coverage from QBE Insurance Corporation. QBE FIRST and QBE Insurance Corporation are not affiliated with Seterus, Inc.

If you have any questions, contact QBE FIRST at 866.745.9798 Monday through Friday 5 a.m. to 5 p.m. Pacific time.

Sincerely,

Seterus, Inc.

Enclosure

New York Customer Service Disclosure

Please be advised that calls concerning your homeowners insurance requirement may be answered by our third party insurance tracking provider, QBE FIRST Insurance Agency, Inc.